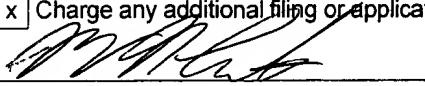




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AMENDMENT TRANSMITTAL LETTER			Docket No. 5373-0104PUS1																																											
Application No. 09/688,982-Conf. #2396	Filing Date October 17, 2000	Examiner C.B. Graham	Art Unit 3628																																											
Applicant(s): Jeff EDER																																														
Invention: AN AUTOMATED ON-LINE RISK TRANSFER SYSTEM																																														
<b>MS Amendment</b> <b>Commissioner for Patents</b> P.O. Box 1450 Alexandria, VA 22313-1450																																														
Transmitted herewith is an amendment in the above-identified application. The fee has been calculated and is transmitted as shown below.																																														
<table border="1"><thead><tr><th colspan="6">CLAIMS AS AMENDED</th></tr><tr><th></th><th>Claims Remaining After Amendment</th><th>Highest Number Previously Paid</th><th>Number Extra Claims Present</th><th>Rate</th><th></th></tr></thead><tbody><tr><td>Total Claims</td><td>1</td><td>- 20 =</td><td></td><td>x</td><td></td></tr><tr><td>Independent Claims</td><td>1</td><td>- 3 =</td><td></td><td>x</td><td></td></tr><tr><td colspan="5">Multiple Dependent Claims (check if applicable) <input type="checkbox"/></td><td></td></tr><tr><td colspan="5">Other fee (please specify):</td><td></td></tr><tr><td colspan="5"><b>TOTAL ADDITIONAL FEE FOR THIS AMENDMENT:</b></td><td>0.00</td></tr></tbody></table>					CLAIMS AS AMENDED							Claims Remaining After Amendment	Highest Number Previously Paid	Number Extra Claims Present	Rate		Total Claims	1	- 20 =		x		Independent Claims	1	- 3 =		x		Multiple Dependent Claims (check if applicable) <input type="checkbox"/>						Other fee (please specify):						<b>TOTAL ADDITIONAL FEE FOR THIS AMENDMENT:</b>					0.00
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<b>TOTAL ADDITIONAL FEE FOR THIS AMENDMENT:</b>					0.00																																									
<input checked="" type="checkbox"/> Large Entity <input type="checkbox"/> Small Entity																																														
<input checked="" type="checkbox"/> No additional fee is required for this amendment.																																														
<input type="checkbox"/> Please charge Deposit Account No. _____ in the amount of \$ _____. A duplicate copy of this sheet is enclosed.																																														
<input type="checkbox"/> A check in the amount of \$ _____ is enclosed.																																														
<input type="checkbox"/> Payment by credit card. Form PTO-2038 is attached.																																														
<input checked="" type="checkbox"/> The Director is hereby authorized to charge and credit Deposit Account No. <u>02-2448</u> as described below. A duplicate copy of this sheet is enclosed.																																														
<input checked="" type="checkbox"/> Credit any overpayment.																																														
<input checked="" type="checkbox"/> Charge any additional filing or application processing fees required under 37 CFR 1.16 and 1.17.																																														
 Michael R. Cammarata Attorney Reg. No.: 39,491			Dated: <u>May 19, 2006</u>																																											
BIRCH, STEWART, KOLASCH & BIRCH, LLP 8110 Gatehouse Road Suite 100 East P.O. Box 747 Falls Church, Virginia 22040-0747 (703) 205-8000																																														



Docket No.: AR-11/BSKB No. 5373-0104PUS1  
(PATENT)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of:  
Jeff S. Eder

Application No.: 09/688,982

Confirmation No.: 2396

Filed: October 17, 2000

Art Unit: 3628

For: AN AUTOMATED ON-LINE RISK  
TRANSFER SYSTEM

Examiner: C. B. Graham

**RESPONSE TO NOTICE OF NON-COMPLIANT AMENDMENT**

MS Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**INTRODUCTORY COMMENTS**

In response to the Office communication dated April 21, 2006, the Assignee herein supplies corrections to sections of the Reply filed March 15, 2004, alleged to be non-compliant with 37 CFR 1.111(b) by the Examiner in the above-identified U.S. patent application. Since the Office communication merely required the Assignee to supply the omission or corrections, other sections (including amendments to specification and drawings) need not be re-submitted. Accordingly, enclosed are:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 4 of this paper.